

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

Eastern District of Pennsylvania

Case No. 04-33907-dws

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Amir Vana
1131 N. Orianna St.
Philadelphia, PA 19123-1506

Social Security No.:

xxx-xx-1579

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: January 28, 2005

Diane W. Sigmund
Chief Judge , United States Bankruptcy Court

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0313-2
Case: 04-33907

User: Krista
Form ID: 180

Page 1 of 1
Total Served: 17

Date Rcvd: Jan 28, 2005

The following entities were served by first class mail on Jan 30, 2005.

db Amir Vana, 1131 N. Orianna St., Philadelphia, PA 19123-1506
aty +SHERYL R. RENTZ, 326 West Lancaster Avenue, Suite 100, Ardmore, PA 19003-1228
tr +MARVIN KRASNY, 1650 Arch Street, 22nd Floor, Philadelphia, PA 19103-2003
smg +City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1504
smg Commonwealth of PA, Bureau of Accounts Settlements, P.O. Box 8901, Attention: Bankruptcy Unit,
Harrisburg, PA 17105
smg Trans Union Credit Information, P.O. Box 5000, Crum Lynne, PA 19022-2005
smg +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
Philadelphia, PA 19106-4404
6561399 AT&T Universal Card, PO Box 8115, South Hackensack, NJ 07606-8115
6561400 Chase, PO Box 15583, Wilmington, DE 19886-1194
6561401 Chase Gold Visa, PO Box 15583, Wilmington, DE 19886-1194
6561402 Citi Card, PO Box 8109, South Hackensack, NJ 07606-8109
6561403 Fleet Credit Card Service, PO Box 15368, Wilmington, DE 19886-5368
6561404 M & T, PO Box 4005, Buffalo, NY 14240-4005
6561405 MBNA, PO Box 15137, Wilmington, DE 19850-5137
6561406 Richard Sokoloff, 28 Lincoln St, Riverhead, NY 11901-2716
6561407 Sears Gold Mastercard, PO Box 182156, Columbus, OH 43218-2156

The following entities were served by electronic transmission on Jan 29, 2005 and receipt of the transmission was confirmed on:

smg +EDI: IRS.COM Jan 29 2005 02:07:00 Internal Revenue Service, Special Procedures Staff,
P.O. Box 12051, Philadelphia, PA 19105-2051
6561399 EDI: CITICORP.COM Jan 29 2005 02:07:00 AT&T Universal Card, PO Box 8115,
South Hackensack, NJ 07606-8115
6561403 EDI: BANKAMFLEET.COM Jan 29 2005 02:07:00 Fleet Credit Card Service, PO Box 15368,
Wilmington, DE 19886-5368
6561407 EDI: SEARS.COM Jan 29 2005 02:07:00 Sears Gold Mastercard, PO Box 182156,
Columbus, OH 43218-2156

TOTAL: 4

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 30, 2005

Signature:

